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Consumer Education: A Guide for Home Economics Teachers.

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Curriculum materials for teacher use in preparing consumer education lessons for students in eighth grade home economics, and Homemaking I, II, III, integrate consumer education principles with the subject matter areas of clothing, food and nutrition, housing, personal and family relations, child care and development, health safety and home nursing. Materials, which were developed by teachers participating in a conference, were tested in the classroom for a year, revised, and prepared for publication. Facets of consumer education to be covered in each subject matter area at each grade level are presented in a scope and sequence chart and objective lists. Concepts, objectives, generalizations, learning experiences, and evaluation techniques and devices are suggested for a Homemaking III or family living course. Concepts include: (1) The Role of the Consumer, (2) Sound Money Philosophy, (3) Security for Home and Family, (4) Consumer Education, (5) Budgeting, and (6) Consumer Education in the Home Economics subject areas mentioned above. References for student and teacher use as well as audiovisual aids are included in the document. (FP)

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CONSUMER EDUCATION:
A GUIDE FOR HOME ECONOMICS TEACHERS

U.S. DEPARTMENT OF HEALTH, EDUCATION & WELFARE
OFFICE OF EDUCATION

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FOREWORD

Consumer education has always been an important part of the home economics program. The increased number of goods and services on the market today makes instruction in this area even more important. Both adults and youth are interested in how to get the best values for their money.

Teenagers have become a large component of our nation's population and thus, today, have a significant share in the nation's economy. Economists estimate that teenagers, last year, paid fifteen billion dollars for goods and services; therefore, home economics teachers must place increased emphasis on consumer education.

Last year, following a one-day conference on consumer education, several lesson plans on various aspects of consumer education were prepared by the teachers participating in the conference. These plans were combined by Mrs. Mena Woodle into a publication, Becoming Wiser Consumers by Making the Most of Our Dollars, and were made available for teacher use.

This spring, some teachers in Greenville County, with the leadership of Mrs. Icesy Arnold, Miss Annie Mac Coleman, and Miss Edna Page, began revising the materials used last year. Miss Page has worked further to develop this publication, Consumer Education: A Guide for Home Economics Teachers.

We are grateful to all of the people who have had a part in the preparation of this material but especially grateful to Miss Page for preparing and editing the material, and to Miss Kate Salley, the artist who designed the cover. We are also grateful to Mrs. Mena Woodle, Miss Annie Mac Coleman, Mrs. Icesy Arnold and to the teachers in Greenville County: Mrs. Louise Miller, Mrs. Myra Cantrill, Mrs. Batsie Styles, Mrs. Beulah Woods, Mrs. Lillian Jenkins, Miss Volina Wilson, Mrs. Gladys Walker and Mrs. Frances Ridgill.

It is hoped that each teacher will place some emphasis on consumer education in every area of home economics but that they will also include a unit on consumer education in third year home economics and family living.

Alma Bentley, State Supervisor
Home Economics Education
September, 1968

OBJECTIVES IN CONSUMER EDUCATION*

Our dynamic economy needs well educated consumer-citizens. To achieve enduring "protection," individuals must be trained for personal economic competence and responsible citizenship. This can be accomplished by helping students realize the following objectives:

1. To understand the role of the consumer, the producer, and government in our economy.

2. To develop ability to make rational choices among alternatives.

3. To know the sources of consumer information.

4. To identify and avoid the pitfalls that can substantially reduce real income.

5. To learn the skills needed to solve consumer problems as they arise.

6. To recognize the relationship between economic principles and personal economic competence.

7. To be aware of their dependence on society for consumption, and of their rights and responsibilities.

8. To obtain maximum satisfaction for their money through intelligent use of available resources.

Such objectives put into action will help consumers be knowledgeable and efficient in managing their personal and collective economic affairs.

*Taken from: "MMI Memo," Money Management Institute, Household Finance Corporation, Volume I, No. 2, Summer, 1968.

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SUGGESTED SCOPE AND SEQUENCE FOR CONSUMER EDUCATION

YEAR OF HOMEMAKING	CLOTHING	FOOD AND NUTRITION	HEALTH, SAFETY AND HOME NURSING	HOUSING	PERSONAL AND FAMILY RELATIONS	CHILD CARE AND DEVELOPMENT
EIGHTH GRADE	Care of Clothing Selecting Sewing Equipment	Buying Snacks	Wholesome Attitudes toward Good Health Habits and Wholesome Recreation	Storing and Caring for Personal Belongings	Allowances Earning Personal Spending Money Selection of Personal Grooming Items	Help Children Establish Wholesome Attitudes toward Money
HOME ECONOMICS I	Labels and Laws for Clothing Influences on Clothing Purchases Planning the Wardrobe	Marketing Food Selection Food Storage	Available Health and Recreation Facilities Use of Non-prescribed Drugs and Health Aids	Selection of Minor Equipment and Supplies	Budgeting Contributing to the Income by Accepting Responsibilities	Selecting Play Materials for Children
HOME ECONOMICS II	Garment Workmanship Methods of Paying for Clothing Shopping Practices	Menu Planning Food Labels	Health Insurance	Selection and Care of Home Furnishings and Major Household Appliances	Understanding Credit	Help Children to Form Good Habits in Caring for Personal and Household Possessions
HOME ECONOMICS III	Clothing Selection for the Family Decision Making in Purchasing Clothing	Gearing Food Costs to the Income Shopping Practices	Planning for Family Health Protection	Buying, Building or Renting a Home Maintaining a Home	Managing the Family Income Financial Security for the Family	Cost of a Baby Financial Responsibilities in Rearing a Child

OBJECTIVES - CONSUMER EDUCATION

HOME ECONOMICS - EIGHTH GRADE

CLOTHING

1. Gives examples of how the family income is extended by properly caring for clothing.
2. Selects quality sewing equipment based on standards discussed in class.

FOOD AND NUTRITION

1. Selects snacks from the grocery store in a given price range and in a specified basic four group.
2. Lists ways that a proper diet benefits the individual's health and extends the family's income.
3. Identifies economic purposes of planning in the preparation of simple family meals.

HEALTH, SAFETY AND HOME NURSING

1. Identifies the characteristics of a healthy individual.
2. Lists types of recreation obtainable within specified ranges of expenditure.
3. Contrasts the contributions made to the family by the health- and safety-conscious individual to the contributions made by the unsafe and unhealthy individual.

HOUSING AND HOME FURNISHINGS

Identifies economic values which result from caring for personal belongings properly.

PERSONAL AND FAMILY RELATIONS

1. Lists ways in which money can be earned by teenagers in the local community.
2. Differentiates between the various plans used by parents in supervising teenage spending.
3. Lists the advantages and disadvantages of various plans teenagers and their parents use in managing the teenager's money.
4. Chooses and purchases personal grooming items discriminately on the basis of recommended buying practices learned in class.

CHILD CARE AND DEVELOPMENT

1. Identifies and explains reasons why children become conscious of money at an early age.
2. Lists guidelines which are useful in helping children to establish wholesome attitudes toward money.

OBJECTIVES - CONSUMER EDUCATION

HOME ECONOMICS I

CLOTHING

1. Analyzes personal clothing purchases to identify the influences which result in buying.
2. Contrasts the effects of unplanned and planned spending on the clothing dollar.
3. Differentiates between information required on clothing labels and information given voluntarily by the manufacturer.
4. Lists ways in which a clothing label is helpful to a consumer.

FOOD AND NUTRITION

1. Identifies common characteristics of supermarkets through personal visits.
2. Identifies food buying practices that help extend the food dollar.
3. Cites economic reasons for personal planning and selection of food for simple family meals.

HEALTH, SAFETY AND HOME NURSING

1. Surveys the local community for available health and recreation facilities.
2. Cites economic guidelines useful to the consumer in choosing health and recreation facilities.

HOUSING AND HOME FURNISHINGS

1. Lists the qualities to check before purchasing minor pieces of equipment and home furnishings.
2. Analyzes minor pieces of equipment and home furnishings and cites the advantages and disadvantages of purchasing the item.

PERSONAL AND FAMILY RELATIONS

1. Identifies ways in which one can contribute to the family income by accepting responsibility.
2. Compares and contrasts various types of budgets.
3. Identifies the essential parts of a budget.
4. Lists reasons for using a budget.
5. Constructs a simple personal budget.

CHILD CARE AND DEVELOPMENT

1. Lists the economic advantages and disadvantages of materials used in children's toys.
2. Selects economical and appropriate toys for children of various ages.

OBJECTIVES - CONSUMER EDUCATION

HOME ECONOMICS II

CLOTHING

1. Identifies and evaluates clothing payment plans in terms of consumer economy.
2. Identifies standards of quality in garment workmanship.
3. Selects personal clothing items using financially beneficial shopping practices discussed in class.

FOOD AND NUTRITION

1. Lists ways in which menu planning helps to control the food dollar.
2. Plans menus for all types of family meals within a specified income.
3. Explains, giving concrete examples, how food labels help the consumer.

HEALTH, SAFETY AND HOME NURSING

1. Identifies basic elements of health insurance policies and cites the purpose of each element.
2. Chooses and purchases health aids and non-prescribed drugs discriminately based on recommended consumer buying practices discussed in class.
3. Demonstrates ability to make improvised home nursing equipment which will help economize on health expenditures.
4. Demonstrates ability to extend the health dollar by carrying out simple home nursing procedures.

HOUSING AND HOME FURNISHINGS

1. Selects major home furnishings and household appliances discriminately by using buying guides developed in class.
2. Cites economic reasons for proper care of major household appliances and home furnishings.
3. Demonstrates the proper techniques in caring for major household equipment and home furnishings.

PERSONAL AND FAMILY RELATIONS

1. Cites guidelines for the use of credit.
2. Differentiates between the various kinds of consumer credit and compares the cost of each to the consumer.
3. Surveys the expenses involved in various types of weddings.
4. Constructs a plan for managing personal income.

CHILD CARE AND DEVELOPMENT

1. Identifies techniques used to help children learn proper care of personal and household possessions.
2. Outlines the expenses involved in prenatal care and childbirth.

OBJECTIVES - CONSUMER EDUCATION

HOME ECONOMICS III

CLOTHING

1. Plans the clothing needs of a family based on recommended economic factors in family clothing selection.
2. Describes a critical clothing shopper.
3. Selects family clothing items discriminately through the use of buying guidelines discussed in class.
4. Cites advantages and disadvantages of family clothing items selected.

FOOD AND NUTRITION

1. Plans and prepares nutritionally sound family meals within stated income levels.
2. Justifies economically and nutritionally the food purchases made.

HEALTH, SAFETY AND HOME NURSING

Constructs a plan for a given family's health protection.

HOUSING AND HOME FURNISHINGS

1. Identifies economic factors to be considered in buying, renting or building a home.
2. Outlines the factors involved in home maintenance.

PERSONAL AND FAMILY RELATIONS

1. Constructs a financially sound plan for managing a given family's income.
2. Cites reasons for and outlines a plan for providing family financial security.

CHILD CARE AND DEVELOPMENT

Surveys and compares the financial responsibilities in rearing a child.

AREA: CONSUMER EDUCATION

Year of Home Economics: Homemaking III or Family Living

CONCEPT: THE ROLE OF THE CONSUMER

OBJECTIVE: Identifies a consumer and lists the responsibilities of a consumer

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. A user of any type of goods or services is a consumer.	A. 1. Ask several students to define "consumer." From the definition given, draw up a usable definition of "consumer" for class use. 2. Discuss the important part the consumer plays in our society. Point out how the role of a consumer becomes more significant as one matures. Show and discuss filmstrip: "Your Role As A Consumer."	Schoenfeld, David, and Natella, Arthur. The Consumer and His Dollars. Filmstrip: Institute of Life Insurance. "Your Role As A Consumer." Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money. Vocational Education Media Center. "Consumer Education Transparencies."	Check list for consumer understanding--use as a pretest to guide in study of this unit. Evaluation of filmstrip
B. As a consumer, each citizen has privileges; however, consumers need to exhibit responsibility in exercising these privileges.	B. 1. Study the consumer's rights outlined in the 1962 message to Congress: a. Right to safety. b. Right to be informed. c. Right to choose. d. Right to be heard.	J. C. Penney Co., Inc. Forum. United States Congress. Congressional Record, 1962.	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	2. Examine the Truth and Lending Law for the consumer protection it offers.	United States Congress. Congressional Record, 1966.	
	3. Have students write a short paragraph on: "My Responsibilities as a Consumer." List the responsibilities on the board and discuss each.		Paragraphs written on "My Responsibilities as a Consumer"
	4. Show and discuss filmstrips: "Consumers in the Market Place and "Consumers in Action."	Filmstrips: Institute of Life Insurance. "Consumers in the Market Place" and "Consumers in Action."	Evaluation of filmstrips
	5. Read case studies in "Making the Most of Your Money." Discuss the way in which these consumers accepted their responsibilities.		

CONCEPT: SOUND MONEY PHILOSOPHY

OBJECTIVE: Identifies relationships between values, goals, and attitudes and the use of money

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. It is not necessary to spend money to influence its use.	A. Brainstorm for goods and services used by students which they do not buy personally, such as a house, car, clothing, entertainment items, etc. Make a list of these on the board. Point out how the use of goods or services of any kind makes one a consumer.		
B. Attitudes, goals, and values influence the use of money.	B. 1. Read several case studies which show how different persons or families have managed their money in specific situations. Discuss: a. Evidences of differing values. b. How values guided the selection of goals. Use a bulletin board of cartoons on money management to stimulate interest. Discuss the cartoons used.	Case studies of family spending Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money. J. C. Penney Co., Inc. Forum. Bulletin board of cartoons on money management	Using case studies of families, let students analyze the goals and values of the family.
	2. Read a month's cancelled checks for one or two families or individuals. Have class members describe the family or individual on the basis of the checks written.	Cancelled checks	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	3. Have class estimate the ages at which each of the following might be a goal: a. A home. b. A baseball glove. c. Coloring books. d. Medical protection. e. Entertaining dates. After ages have been estimated, discuss how values and goals change as one matures.	Have pictures of items and actual objects J. C. Penney Co., Inc. Transparency print from Forum.	Have each student write a paper describing his development as a consumer from age six until the present. Indicate how goals and values may change in the future.
	4. Discuss the family life cycle and its relationship to earning and expenditures. Use a bulletin board, chart, or transparencies. Emphasize how such knowledge can help a family set realistic goals and use resources wisely.	Vocational Education Media Center. "Consumer Education Transparencies." Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money. Raines, Margaret. Managing Livingtime.	Using the same case study in which goals and values were analyzed, have students set goals for the family for the future based on the family life cycle.
C. There are two types of resources--human and non-human.	C. 1. List a number of services you perform, such as setting your hair, pressing your clothes, etc. Estimate the money value of these services. Consider other members of the family and how they supplement the income through their services and resources.		

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	2. Discuss the two types of resources: a. Human--knowledge, abilities, skills, attitudes. b. Nonhuman--time, money.	Vocational Education Media Center. "Consumer Education Transparencies." Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money.	
	3. Have a few students present a debate: Side One--Human resources are more important in forming attitudes toward and methods of money management. Side Two--Nonhuman resources are more important in forming attitudes toward and methods of money management. Emphasize at end of the debate the importance of both types of resources.		Evaluation of debate by students who observed the presentation

CONCEPT: SECURITY FOR HOME AND FAMILY

OBJECTIVE: Identifies and explains reasons for providing financial security and steps which can be taken for this provision

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. Individuals and families need to plan for the future.	A. 1. Discuss the meaning of clichés concerning financial security such as: "Save for a rainy day." "Make hay while the sun shines." "A penny saved is a penny earned." 2. Read and discuss case studies which illustrate: a. Families who have planned for financial security. b. Families who have not planned for financial security.	Case studies of families -- some who have and some who have not planned for financial security	Pre-test on financial security--use answers to guide further teaching of this section.
B. Emergencies can strain family resources.	B. 1. Cite instances from news media or other sources which point out the need for providing financial security, a. Prolonged or unusual illnesses. b. Accidents. c. Fire. d. Theft. e. Death. f. Education costs. g. Other emergencies.	Newspapers and/or other media sources Vocational Education Media Center. "Consumer Education Transparencies."	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
C. Insurance is one form of security.	C. 1. Ask students to complete this sentence: Insurance is _____ _____. Have several students read their answers. Discuss the purpose of insurance.	Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money.	Evaluation of sentence completion on life insurance
	2. Bring some examples of life insurance policies to class. Explain some of the terms used in the policies.	Life insurance policies Institute of Life Insurance. "Tips for Teaching Life and Health Insurance." Money Management Institute. "Your Savings and Investment Dollar." Institute of Life Insurance. "A Date With Your Future." U. S. Dept. of Agriculture. "Understanding Life Insurance for the Family."	Test for understanding of terms in life insurance policies
	3. Show film. Discuss how life insurance helps to meet financial needs.	Film: "Life Insurance--What It Means and How It Works," Assoc. Films.	Film evaluation

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Have a life insurance representative lead a discussion on life insurance. ance. Include: a. Types of life insurance. b. Factors to consider in selecting life insurance. Allow time for students to ask questions.	**Resource person - a reliable insurance representative**	
	5. Assign students to report on the various types of protective insurance. (Two or more may need to be assigned to each type.) Encourage the use of visual aids in presenting reports to class. a. Accident and health insurance. b. Automobile insurance--collision and liability. c. Property insurance.	**Visual aids prepared by students**	**Evaluation of reports**
D. Saving is putting away money from the present income to use for a future purpose.	D. 1. Have students prepare a brief report on "Why Save?" Read some of the reports in class. Discuss why saving is important and list reasons for saving on the board.	**Schoenfeld, David, and Natella, Arthur A. <u>The Consumer and His Dollars</u>.** **Raines, Margaret. <u>Managing Livingtime</u>.**	**Reports by students**

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	2. Have illustrated discussion on the different types of savings plans. Point out advantages and disadvantages of each of the following: a. Bank savings. b. Savings and loan associations. c. Government bonds. d. Credit union. e. Life insurance. f. Annuities.	Money Management Institute. "Your Savings and Investment Dollars." Craig, Hazel T. Thresholds to Adult Living. Illustrative material -- bank books, savings bonds, etc. Institute of Life Insurance. "Moderns Make Money Behave." Vocational Education Media Center. "Consumer Education Transparencies."	Identification evaluation--give characteristics of each type of savings plan and have students identify.
E. Saving may be accomplished by investing money.	E. Have a resource person from an investment firm speak to class on investments. Include: a. Purpose of investments. b. How investments differ from other savings plans. c. Type of investments. d. Factors to consider when investing. Allow questions from class members during talk or following talk.	Resource person from an investment firm Money Management Institute. "Your Savings and Investment Dollar."	Quiz on investments using objective type of test items

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
F. Financial security results from careful planning and use of the family income.	F. Devise several hypothetical family situations similar to those of your students. Have each pupil outline a financial security plan for one of the families. Discuss some of these in class, pointing out strengths and weaknesses of each plan.	Case studies of families	Financial security plans Re-give pretest and compare answers of two tests.

CONCEPT: CONSUMER CREDIT

OBJECTIVE: Identifies and explains principles in the use of credit

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. Credit makes possible the purchase of items or services a family or individual might not be able to purchase otherwise.	A. 1. Give Pre-Study Inventory Test. Discuss results.	Pretest prepared by Educational Services Division. National Consumer Finance Association.	Pre-study inventory
	2. Have various class members define "consumer credit." Analyze the definitions and decide on a usable definition for the class.		
	3. Discuss the role of consumer credit in today's American economy.	Hauver, Carl F. "Basic Principles in Family Money and Credit Management." National Consumer Finance Association. Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars.	Write short paragraph on: "Credit is a Master, Not a Servant."
	4. Have a pop-up session on items or services often purchased by using credit. Put items on board to help students understand the wide range of goods and services acquired through the use of credit.	Money Management Institute. "Mind Your Money--When You Use Credit."	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	5. Have some of class members present the play, "Who Gets the Credit?"	Play: "Who Gets the Credit?" Prepared by Educational Services Division, National Consumer Finance Association.	Prepare several questions from the play and have students answer after play is given.
B. Selection of the particular source of credit depends upon the type of credit needed, what is available to the consumer and individual preference.	B. 1. Show film: "The Wise Use of Credit." After film is shown discuss: a. Bases on which credit is given: (1) Character. (2) Capacity. (3) Capital. b. Types of credit: (1) Installment. (2) Non-installment.	Film: Association Films. "The Wise Use of Credit." Vocational Education Media Center. "Consumer Education Transparencies."	Film evaluation
	2. Ask students to name as many places as possible from which money can be borrowed. Add to list if necessary. Include: a. Banks. b. Credit unions. c. Small-loan companies. d. Life insurance. e. Loan sharks. f. Friends or relatives.	Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars. Thal, Helen M., and Holcombe, Melinda. Your Family and Its Money.	
	3. Assign group reports on lending institutions. Discuss each report after it has been presented to class, giving the advantages and disadvantages of borrowing from each institution.		

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Set up list of do's and don'ts in obtaining credit.	U. S. Dept. of Agriculture. "When You Use Credit." Armed Forces Information and Education. "Credit-Master or Servant?"	List of do's and don'ts
	5. Show and discuss film: "The Littlest Giant."	Film: Association Films. "The Littlest Giant."	Film evaluation
	6. Give student specific examples to calculate the cost of credit for certain types of consumer credit.	Cost of credit examples Kansas Home Economics Association. "Consumer Credit Calculator."	Cost of credit problems
	7. Study the procedures which may be taken when credit obligations are not met, such as: a. Garnishment of wages. b. Repossession of merchandise. c. Claims on personal property. d. Unfavorable credit rating. e. Declarement of bankruptcy.		
	8. Survey various institutions which extend credit to determine the procedures taken when credit obligations are not met. Discuss findings and point out the importance of finding out when securing credit what measures will be taken if obligations are not met.		

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
C. A favorable credit rating is helpful in securing further credit and is obtained by meeting credit obligations satisfactorily.	C. 1. Role play a consumer obtaining credit from a department store for the first time. Show what procedures and precautions are taken before credit is extended.		
	2. Have a credit manager from a small loan company, bank or department store speak to class on how credit rating is assessed and other important factors in obtaining credit.	Resource person	
	3. List characteristics of a good credit risk; characteristics of a bad credit risk.	List of characteristics	Give inventory test given before credit study was begun.
D. Before making credit obligations it is necessary to determine whether or not the credit can be afforded.	D. 1. Have class set up procedures for determining if credit can be afforded. Consider: a. Net income. b. Discretionary income. c. Present credit obligations. d. Cost of new credit obligations.	Hauver, Carl F., "Basic Principles in Family Money and Credit Management." National Consumer Finance Association.	Give students some realistic situations of a person or a family about to buy an item through credit. Have students tell whether or not they would recommend the use of credit and the reasons for their recommendations.

CONCEPT: BUDGETING

OBJECTIVE: Constructs a spending plan for using personal income including all essential parts of a budget

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. A budget is a plan for managing the income.	A. 1. Show, graphically, what happens to the consumer's paycheck. Discuss: a. Gross income. b. Disposable income. c. Discretionary income. d. Withholdings.	Vocational Education Media Center. "Consumer Education Transparencies."	
	2. Ask several students to give their definition of "budget" or the purpose of a budget.		
	3. Discuss the reasons for having a budget.	Vocational Education Media Center. "Consumer Education Transparencies." Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars.	
	4. Study sample budgets--individual and family. Discuss: a. Have basic expenses been accounted for? b. Have goals been set? c. Are goals based on needs and wants?	Sample budgets Money Management Institute. "Money For Young Moderns" and "Mind Your Money When You Spend."	Teacher observes and evaluates student participation in discussion

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	d. Is the plan realistic for the group it is planned for? e. What changes would you make, if any? Why?		
	5. Have class go through steps of setting up a budget for a typical high school student and an average family. Include all phases, such as: a. Setting goals. b. Plans for spending--present and future. c. Record of expenses. d. Evaluation of plan.	Use transparencies to illustrate various forms which may be used to simplify budgeting.	Look at budget set up in class to see if students understand how to set up a budget.
	6. Point out the differences in needs, wants, and expenditures for families and young people in high school.		
	7. Show and discuss filmstrips.	Filmstrips: Money Management Institute. "Your World and Money" and "Your Money and You."	Evaluation of filmstrips
	8. Have each class member set up a complete financial plan for himself based on his own income and expenditures. Previous to this, have class members keep a record of expenses for a week or more. After budget has been made and followed for a week or more, ask class members to evaluate the budget they have set up and make changes if they seem necessary.	Records of expense Budget forms	Evaluation of personal budgets

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	9. Make chalkboard list of changes needed to ascertain the most difficult areas in setting up and in using a budget. Discuss these areas. 10. Discuss: a. The need for periodic evaluation of a budget. b. The value of a budget to family security.	U. S. Dept. of Agriculture. "A Guide to Budgeting for the Family" and "A Guide to Budgeting for the Young Couple."	

CONCEPT: CONSUMER EDUCATION IN CLOTHING

OBJECTIVE: Demonstrates ability to select, use, and care for clothing wisely

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. A planned wardrobe is more likely to be complete and satisfying.	A. 1. Discuss the following questions: a. Is clothing important in today's competitive society? Why? b. What are the characteristics of a well dressed person? (Bring out the difference between fad and fashion.) c. Is the person who is well dressed necessarily the person who is most expensively dressed? d. Why does a person say, "I have nothing to wear," although his closet is full of clothes?	Garrett, Pauline G., and Metzen, Edward J. You Are A Consumer of Clothing.	Evaluation of attitudes toward clothing from discussion
	2. Have girls make inventory of their clothing. Suggest forms to make inventory less complicated. Discuss how an inventory helps to make clear: a. What you have. b. What you need.	Money Management Institute. "Your Clothing Dollar."	
	3. Have illustrated discussion on coordinating clothing.	Examples of basic garments and different types of accessories	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Discuss: Advantages of a planned wardrobe.	McDermott, Irene, and Nicholas, Florence W. Homemaking for Teenagers, Book I. McJimsey, Harriet. Art In Clothing Selection. Todd, Elizabeth, and Roberts, Frances. Clothes for Teens. Rathbone, Tarpley, et. al. Fashions and Fabrics.	Practical problems for testing ability to coordinate clothing
B. Being well informed and disciplined enables the shopper to make wiser choices.	B. 1. Discuss the differences in clothing budgets according to: a. Income b. Number in family. c. Placement of members. d. Location and surroundings. e. Socio-economic status of the family.		Have each class member list the factors which would influence his family's clothing expenditures.
	2. Have students give some of the factors which influence their decisions to purchase clothing. Discuss these factors. Differentiate between needs and wants.	Garrett, Pauline G., and Metzen, Edward J. You Are A Consumer of Clothing.	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	3. Show film. Then brainstorm for ideas which help one to be a wise clothing shopper. Discuss the ideas.	Film: Money Management Institute. "Your Wardrobe and You." Craig, Hazel T. Clothing--A Comprehensive Study. Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars. Co-ed/Forecast Books. "Clothing."	Film evaluation
	4. Role play a clothing shopper with good buying practices and a clothing shopper with poor buying practices.		
	5. Have two or three students bring garments to class which they felt were good buys and explain to class why the garment was a good buy; repeat for unsatisfactory purchases.	Garments evaluated	Show two or three garments to class and give their prices. Have class members tell whether these would be good buys and why or why not.
	6. Devise a checklist of points to be checked before purchasing a garment. Include points on price, quality, workmanship, etc.	Money Management Institute. "Your Clothing Dollar."	Checklist

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
		McDermott, Irene, and Nicholas, Florence. Home-making for Teenagers, Book I. Craig, Hazel T. Clothing--A Comprehensive Study. Garrett, Pauline G., and Metzen, Edward J. You Are A Consumer of Clothing.	
	7. Have students select an item and price it in several types of stores-discount house, factory outlet, department store, speciality shop. Compare quality of item in various places. Discuss findings.	Rathbone, Tarpley, et. al. Fashions and Fabrics. Garrett, Pauline G., and Metzen, Edward J. You Are A Consumer of Clothing.	Cost and quality comparisons
	8. Discuss the different methods one may use to pay for clothing: a. Cash. b. Credit card, charge accounts. c. Installment buying or lay-away.	Garrett, Pauline G., and Metzen, Edward J. You Are A Consumer of Clothing.	Have students figure cost difference in cash and credit buying for a few items.

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
C. The clothing dollar can be extended by personal skill in clothing construction and by using proper storage and care techniques.	C. 1. Compare cost of some ready-to-wear garments and comparable home constructed garments. Discuss the value of personal skill in clothing construction to the family budget as well as to personal satisfaction.		
	2. Discuss how proper care and storage gives longer life to garments. Discuss care of any garments about which students may have questions, or have students give demonstrations on proper care procedures.	Craig, Hazel. Clothing--A Comprehensive Study. McDermott, Irene, and Nicholas, Florence. Homemaking for Teenagers, Book I. Rathbone, Tarpley, et. al. Fashions and Fabrics. Money Management Institute. "Your Clothing Dollar." Vocational Education Media Center. "Consumer Education Transparencies."	Demonstration
	3. Study drawings and pictures of well-organized chests, closets, and drawers. Note the usability, convenience, etc. Have students make a storage plan for their own clothing according to the space they have at home.	McDermott, Irene, and Nicholas, Florence. Homemaking for Teenagers, Book I. Todd, Elizabeth, and Roberts, Frances. Clothes for Teens. Pictures and drawings	Storage plans

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Devise a checklist of pointers to use in seasonal storage. Consider various types of clothing and fabrics.		Checklist

CONCEPT: CONSUMER EDUCATION IN FOODS

OBJECTIVE: Demonstrates the ability to use the food dollar discriminately

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. The food dollar can go further if plans are made before going shopping.	A. 1. Observe shoppers in a supermarket. Note those who use lists and those who do not. Note the differences, if any, in the way they shop, items chosen, amount spent, time spent, etc.		Discussion of observations
	2. Discuss the importance of menu planning before going shopping. Have students make out a week's menus for a limited, moderate, and liberal budget. Emphasize cost and nutritive value of food. If necessary review nutrition requirements of the body.	U. S. Dept. of Agriculture. "Family Food Budgeting." Cross, Aleene. Enjoying Family Living.	Menus planned
	3. See food advertising sections of newspapers. Compare prices of various foods.	Newspapers	
	4. Show and discuss filmstrip: "How to Stretch Your Food Dollars."	Filmstrip: Money Management Institute. "Spending Your Food Dollars."	Filmstrip evaluation

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	5. Make a tour of a supermarket. Note: a. Cost difference in prepared food and uncooked food. b. Cost difference in various types of packaging. c. Various brands available. d. Types of meat cuts and how to identify them. e. Variations in prices of different meats. f. Arrangement of goods--space between aisles, convenience of location of items, etc. g. Fringe benefits, such as stamps, delivery, etc.	Supermarket	Meat cut identification quiz Evaluation and discussion of supermarket tour
B. Proper storage techniques save food money and food values.	B. 1. Review the following forms in which foods may be obtained: a. Frozen. b. Dried and "instant" food. c. Canned. d. Fresh.	Co-ed/Forecast Books. "Foods."	Comparisons of costs of food forms and ideas for using various forms to control food costs
	2. Compare the cost of several foods available in different forms. Discuss ways food in various forms can be used to economize. Point out that convenience foods are not always the most expensive.	McDermott, Trilling, and Nicholas. Food For Modern Living.	
	3. Discuss how storage facilities may influence the form in which food is purchased and/or how often food shopping is necessary.		

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Set up a list of types of food which may satisfactorily be stored in a: a. Cabinet b. Refrigerator c. Freezer For each type of food, give the proper method of storage - how wrapped, length of time it can be stored, preparation before storing, and other pertinent facts.	Money Management Institute. "Your Food Dollar." Shank, Fitch, and Chapman. Guide to Modern Meals.	Give list of foods and forms in which purchased. Have students tell where to store and maximum length of storage time.
	5. Review storage facilities in the food laboratory. Study storage facilities in some homes, using house plans. Discuss these facilities, pointing out their advantages and their limitations.		
C. The consumer has certain aids which help guide her - labels, grading of food, and food laws.	C. 1. Have students examine labels from several different types of food. Then summarize the information commonly found on the labels. Differentiate between the information required by the Food, Drug and Cosmetic Act and the information voluntarily given by the manufacturer.	Labels	
	2. Discuss: "What is a Good Label?" Draw up a checklist of the information given on what is considered a "good label."	Vocational Education Media Center. "Consumer Education Transparencies."	Checklist

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
		McDermott, Irene E., and Nicholas, Florence. Home-making for Teenagers, Book I.	
	3. Show class several examples of food products that have been voluntarily graded by the United States Department of Agriculture, a state, or a local organization - such as eggs, dairy products and processed fruits and vegetables.	Shank, Fitch, and Chapman. Guide to Modern Meals.	Identification of USDA graded products
	4. Have illustrated discussion on how to use grades in buying. Emphasize the importance of knowing the grades established for certain food and knowing the quality each grade represents.	Shank, Fitch, and Chapman. Guide to Modern Meals. Illustrations Co-ed/Forecast Books. "Foods." McDermott, Trilling, and Nicholas. Food For Modern Living.	Have practical test on which a food is given and the dish in which it is to be used. Ask students to give the grade of the food product most suitable and most economical.
	5. Have some students report on various federal laws pertaining to food, such as the Federal Food, Drug and Cosmetic Act and the Federal Meat Inspection Act. Include in reports:		Reports on federal food laws

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	a. Purpose b. Who administers law and how. c. Food to which law applies. d. Indication of inspection--stamps, etc.	Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars.	
D. Food costs can be controlled.	D. Divide class members into two teams. Then have a contest in which each team alternatively gives a guideline to use in controlling food costs. Make a list of suggested guidelines and give to class members.	South Carolina Department of Agriculture. "Tips on How to Stretch the Household Dollar."	Have each student prepare menus for one day on a specified budget. Prepare a grocery list, giving the form and grade (if available) of the items to be purchased.

CONCEPT: CONSUMER EDUCATION IN CHILD CARE AND DEVELOPMENT

OBJECTIVE: Surveys and compares expenses involved in childbirth and child rearing

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. Planning for the baby's needs helps to eliminate undue strain on the budget.	A. 1. Have students with small children in their families to name some of the needs in getting ready for the baby. Discuss: a. Clothing for the baby - the baby's layette. b. Maternity clothing for the mother and her hospital needs. c. Equipment for the baby.	Vocational Education Media Center. "Consumer Education Transparencies."	Checklist on "Getting Ready for Baby"
	2. Discuss why very little clothing is needed for the infant. Make a list of the items which should be included in the layette. Survey the local market to see what variety is available in each item - such as diapers. Discuss the bases on which items are selected: a. Personal likes and dislikes. b. Price one can afford. c. Time item is expected to last. d. Construction techniques.	U. S. Dept. of Agriculture. "Prenatal Care." Hurlock, Elizabeth B. Child Growth and Development.	Divide class into three groups. Tell each group a stated amount they have to purchase a layette. Group 1 - Low Income Group 2 - Medium Income Group 3 - Liberal Income

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
			Have each person in each group plan the purchase of a layette within the amount given to them. Use catalogs, newspaper advertisements or drawings to illustrate selected purchases.
	3. List the equipment which is essential in caring for an infant. Add optional equipment. Discuss what additions are needed as the baby grows into a toddler. Discuss how equipment may be improvised to save on expenses.	Hurlock, Elizabeth B. Child Growth and Development.	
	4. Discuss quality characteristics of equipment for infants and toddlers. Try to have a few pieces of the following equipment on hand to add interest to the discussion: a. Cribs and mattresses. b. Bassinet. c. Baby seat. d. High chair. e. Bottle warmer. f. Sterilizer. g. Bathinette. h. Stroller. i. Bottles and other feeding equipment.	Equipment for infants and toddlers	Have students construct a checklist of points to check before selecting equipment for infants and toddlers.

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	5. Compare local prices of the equipment needed for babies in different types of stores. Report findings to class and discuss.	Price comparisons of equipment	
	6. Have a doctor, nurse or young mother talk to the class on medical expenses in having a baby. Include: a. Prenatal care. b. Delivery. c. Hospital care. d. Postnatal or postpartum care. Discuss these expenses.	Resource person - doctor, nurse or young mother Hurlock, Elizabeth B. Child Growth and Development.	Evaluation of talk by resource person
	7. Discuss, using illustrative material, the different methods of paying for expenses of pregnancy and childbirtn: a. Lump sum - all of the doctor's fees from first examination through postnatal care, but not including hospital fees. b. Installment - payments at regular intervals. c. Hospital insurance - an insurance policy which will pay for some or all of the hospital bill.	Bulletin board--"Which Way to Pay" Samples of hospital insurance policies showing various types of pregnancy benefits	Quiz to test knowledge and understanding of methods of paying for pregnancy and childbirth

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	8. Discuss what factors would determine how one pays: a. Doctor's pay policies. b. Hospital's pay policies. c. Whether or not one has insurance. d. Available funds.		
	9. Find out from parents, friends, doctors, neighbors, and hospitals the methods used to pay for pregnancy and childbirth in the local community. Compare the various methods according to: a. What expenses are included. b. When payment is made. c. Cost of each. Report findings to class and discuss.	Information from community members	Results of investigation and comparison of findings
	10. Have two or three students investigate the cost of the various types of rooms on the maternity ward: a. Private room. b. Semi-private room. c. Ward. Report to class and discuss the advantages of each type of room.	Information from hospital personnel	Cost investigations, reports, and discussion
	11. Discuss factors which may add to the expense of pregnancy and childbirth, such as multiple birth, Cesarian birth, premature birth, etc. Try to find out from local hospitals, doctors, etc. how much such complications might add to the cost of childbirth.	Children's Bureau. "Prenatal Care."	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
B. Awareness of a child's maturing needs can help one to be financially prepared.	B. 1. Have groups report on the differing needs of infants, pre-schoolers, grade schoolers, adolescents and teenagers for: a. Clothing and personal grooming items. b. Education. c. Health and recreation. Give reports in class and discuss.	Institute of Life Insurance. "A Date With Your Future."	Group reports
	2. Take a community survey to find out what arrangements the working mothers have for the care of their children while working. Report results to class. Observe places where children are kept for working mothers. Discuss the various places observed (day care centers, nurseries, homes of friends or relatives, etc.) according to cost and quality of care provided.	Results of survey Places where observations are made Children's Bureau. "Day Care Services" and "Day Care for Your Child in a Family Home."	Observation reports and discussion

CONCEPT: CONSUMER EDUCATION IN HEALTH AND RECREATION

OBJECTIVE: Identifies guidelines for managing the health and recreation dollar to obtain the best possible health and the most satisfying recreation

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. Health insurance is a method used to protect oneself and/or one's family against unforeseeable sicknesses or accidents.	A. 1. Discuss the reasons why consumers buy health insurance: a. Protection against hospital and medical expense. b. Protection against loss of income.	Money Management Institute. "Your Health and Recreation Dollars." Institute of Life Insurance. "A Date With Your Future."	Pre-test on knowledge of health facilities and agencies and their purposes
	2. Read some brief case studies which illustrate the advantages of having health insurance.	Case studies	
	3. Review the definition of terms used in health insurance policies, such as indemnity, deductible clause, etc. Have sample policies on hand for students to see.	Health insurance policies	
	4. Have a health insurance representative talk with class on types of health protection available: a. Surgical or operating expense.e. b. Hospital expense. c. Dental care. d. Prolonged illness and disability. Ask a representative to bring application forms to class for examination and discussion.	Resource person Insurance application forms Vocational Education Media Center. "Consumer Education Transparencies."	Prepare series of questions from talk. Have students complete these after talk and discussion of talk.

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	5. Discuss: "How to Select Health Insurance." Consider: a. Coverage you want and need. b. Extent of coverage. c. Cost of insurance. d. Reputation of company. Emphasize the importance of surveying the various sources for health insurance before selecting a particular plan.	Money Management Institute. "Your Health and Recreation Dollar." Institute of Life Insurance. "A Date With Your Future," "Decade of Decision," and "Moderns Make Money Behave."	
	6. Give students some descriptions of various family situations--such as couples, career girls, small family, etc. Have individuals or groups prepare reports describing a health insurance plan adequate for the situation described.	Descriptions of families	Reports on health insurance plans
B. Selection of health agencies is based on availability, individual preferences, and financial ability.	B. 1. Have students identify various types of medical specialists. Discuss the work of those identified. List advantages and disadvantages of obtaining medical help from a specialist as compared to a general practitioner.	Medical dictionary	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	2. Discuss the factors which need to be considered in selecting a physician or a dentist: a. Convenience of office location. b. Fees charged. c. Whether or not visits are by appointment. d. Credentials. e. Reputation for dependable service. 3. Have students imagine that they are new in a city or town. Ask how they would obtain the names of qualified physicians or dentists. Sources: a. Local hospital. b. Medical directories. c. Yellow pages of telephone book. e. Health clinic. f. Friends and business associates. 4. Have students give individual reports on the following health sources (include type of service, cost of service, population served, and other pertinent information): a. General practitioner. b. Specialists of various kinds. c. Medical centers. d. Public health nurses. e. School nurses.	Money Management Institute. "Your Health and Recreation Dollar." Ruslink, Doris. Family Health and Home Nursing. Printed sources from which report is taken or the information from the particular health institution	Reports on health sources

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	f. Occupational health nurses. g. Hospital. h. Nursing homes. i. Mental hospitals. j. Community and public health facilities.	South Carolina State Dept. of Education. "Health Services of Some South Carolina Agencies."	
	5. Discuss health quackery and fraud. Cite examples from textbooks or newspapers. List pointers which would help the consumer determine the reliability of drugs and health sources.	Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars. Ruslink, Doris. Family Health and Home Nursing.	Read advertisements for a drug or health aid. Have students evaluate the item based on the advertisement.
	6. Investigate the cost of the following (if offered by more than one agency, compare cost and type of service): a. X-rays. b. Office visits. c. General check ups. d. Laboratory tests--blood tests, etc.		Cost investigations and comparisons
C. Use of services rendered by Public Health Departments will help families save on the health dollar.	C. Have a person from the health department explain services rendered by the health department.	Pamphlets on health from health department South Carolina State Dept. of Education. "Health Services of Some South Carolina Agencies."	Have students list services rendered by health department.

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
D. Health costs are an integral part of a spending plan.	D. Show filmstrip. Then discuss the need for planning for health costs. Consider the factors important in setting up a health budget: a. Size of family. b. Age of family members. c. Income and expenses. d. Cost of health services. e. Personal health problems. f. Available health services.	Filmstrip: Institute of Life Insurance. "Dollars for Health."	Filmstrip evaluation
E. Labels on drugs, especially those purchased without a prescription, need to be read carefully and instructions followed exactly.	E. 1. Discuss the vast number of drugs available today and their cost. To initiate discussion use pertinent drug facts, such as: a. "Consumers spend more than $5 billion per year for all drugs. Of these drugs, $2 billion worth are sold only by prescriptions." b. "More than 90 per cent of the prescriptions written today are for drugs not even on the market 25 years ago." 2. Discuss how advertising acquaints the consumer with new drugs and influences purchasing. Clip some advertisements from newspapers and magazines and cite some examples from television and radio.	Ruslink, Doris. Family Health and Home Nursing. Newspapers and magazines	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	3. Using visual aids, explain the Federal law concerning drugs and its provisions. Emphasize the importance of drug labels and the requirements for them. Examine and discuss some drug labels.	Vocational Education Media Center. "Consumer Education Transparencies." Labels from drugs	
	4. Compare prices of several brands of drugs which may be purchased without a prescription, such as aspirin, cold tablets, etc. Compare ingredients of each.		Price comparisons of drugs
F. Recreation is an integral part of life and as such deserves consideration when planning the use of income.	F. 1. Survey the types of recreation and recreation facilities available in the local area and compare costs. Include home and community recreation.	Vocational Education Media Center. "Consumer Education Transparencies."	Survey of available recreation facilities
	2. Point out the values--physical and mental--of constructive recreation. Discuss these ideas.		
	3. Discuss the factors which influence the type of recreation in which one engages: a. What the area offers. b. Occupations. c. Abilities and talents.	Money Management Institute. "Your Health and Recreation Dollar." Raines, Margaret. Managing Livingtime.	Have each student make a list of possible recreation forms available to him based on the factors discussed.

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	a. Amount of leisure time. b. Income. c. Recreational needs and wants. d. Other expenses.		
	4. Discuss the different types of vacations one may take - camping, at home, tours, visiting relatives and friends, etc. Consider how interests and income influence the type of vacation.	Money Management Institute. "Your Health and Recreation Dollar."	Write an essay on the importance of recreation to a healthy body and mind.
	5. Discuss the importance of planning for recreation in setting up a spending plan.	Money Management Institute. "Your Health and Recreation Dollar."	

CONCEPT: EDUCATING THE CONSUMER CONCERNING HIS HOUSE, ITS FURNISHINGS AND EQUIPMENT

OBJECTIVE: Demonstrates the need for special care in expenditures for the house, its furnishings and equipment, as this expenditure represents a major portion of the income

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. Types of housing vary and may be obtained by either buying or renting.	A. 1. Discuss the types of housing available and the factors which influence the type of housing selected. Consider such factors as: a. Size of family. b. State of family life cycle. c. Family mobility. d. Income. e. Values. f. Availability. g. Cost. h. Family activities.	Lewis, Burns, and Segner. Housing and Home Management. Money Management Institute. "Your Housing Dollar."	Have students list pertinent factors which would influence their personal selection of a housing type for themselves or for their families.
	2. Compare apartments available locally. Consider: a. Rental expense. b. What is included in rent, such as water, electricity, etc. c. Convenience of location for shopping, work, recreation. d. Size of apartment. e. Condition of apartment. f. Provisions for upkeep of apartment.	Information from managers of local apartments or their tenants	Discussion of comparisons made

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	g. Whether apartment is furnished or unfurnished. h. Estimated cost of utilities not included in rent. i. Parking facilities. j. Other fringe benefits, such as garbage disposal, central laundry area, etc.		
	3. Point out to class the need for estimating housing costs before rental. Emphasize the importance of knowing what is included in rent.	Thal, Helen. Your Family and Its Money. Vocational Education Media Center "Consumer Education Transparencies."	Devise a checklist of points to check before renting.
	4. Comment on the increased use of mobile homes. Discuss the advantages and disadvantages of buying or renting a mobile home.	Mobile Home Manufacturer's Association. "Mobile Home Life."	
	5. Have a buzz session on: "Factors to Consider in Selecting a Lot." Have each student select a site and give advantages and disadvantages of his choice.	Craig, Hazel. Thresholds To Adult Living. Craig, Hazel, and Rush, Ola. Homes With Character.	Site selection
	6. Discuss the items on the "New Home Buyers' Guide and Check List." Ask students for added suggestions.	Anderson Corporation. "New Home Buyers' Guide and Check List."	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	7. Have a banker or real estate agent speak to class on ways of financing home ownership. Discuss with resource person the cost of home ownership, such as taxes, maintenance, insurance, improvements, interest, etc.	Lewis, Burns, and Segner. Housing and Home Management. Thal, Helen. Your Family and Its Money.	
	8. Have students interview home owners to determine the actual expense of ownership. Include costs connected with moving, such as movers, decorating, etc.		Interview discussion
B. Home furnishings reflect the personal tastes and preferences of those who live in the home.	B. 1. Visit furniture stores and look at catalogs to see the various types of furniture available for apartments and homes. Note range of prices.	Catalogs Field trips to furniture stores	
	2. Discuss the importance of a total overall plan for furnishings. Include in discussion possible results of not planning, such as designs not harmonizing, sizes not appropriate, etc.	Money Management Institute. "Your Home Furnishings Dollar."	
	3. Set up a list of construction points to check before purchasing furniture.	Craig, Hazel, and Rush, Ola. Homes with Character.	Checklist of construction points

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	4. Discuss factors to consider before selecting furniture: a. Period style of furniture. b. Size of furniture needed. c. Cost of furniture. d. Design of furniture--colors, lines, etc. e. Maintenance required. f. Type of wear furniture will undergo. g. Quality of construction. h. Guarantees on furniture.	Craig, Hazel, and Rush, Ola. Homes With Character. Faulkner, Ray, and Faulkner, Sarah. Inside Today's Home. Lewis, Burns, and Segner. Housing and Home Management.	
	5. Discuss methods used for payment of furniture: a. Cash purchasing. b. Various types of credit purchasing. Give advantages and disadvantages for each method of payment.	Money Management Institute. "Your Home Furnishings Dollar." Lewis, Burns, and Segner. Housing and Home Management.	
	6. Brainstorm for ideas which may help to minimize furniture costs, such as purchasing second hand furniture or unfinished furniture.	Money Management Institute. "Your Home Furnishings Dollar."	
	7. Have a class divide in groups and assign each group a report on the following:	Craig, Hazel, and Rush, Ola. Homes With Character.	Reports

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	a. Wall treatments. b. Floor coverings. c. Window treatments. Include in the report: a. Types available. b. Price range. c. Construction and materials used. d. Quality characteristics.	Money Management Institute. "Your Home Furnishings Dollar." Kirsch Company. "How to Make Your Windows Beautiful."	
	8. Have each group develop buying guides for the type of furnishings they are studying.	Craig, Hazel, and Rush, Ola. Homes With Character.	Buying guides
	9. Have each student prepare a plan, present and future, for furniture buying for a newly married couple. Give the students the income, number of children planned, type of dwelling they live in, and other basic information.		Plans for furniture buying
C. A large variety of major and minor household equipment and appliances is available to the consumer.	C. 1. Have illustrated discussion on the various types of materials used in household equipment and appliances, their properties and uses.	Peet, Louise. Young Homemaker's Equipment Guide.	
	2. Have an appliance store dealer or utility company lead class discussion on major appliances. Include:	Lewis, Burns, and Segner. Housing and Home Management.	Quiz to test knowledge of characteristics and purposes of major appliances

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	a. Ranges and ovens. b. Refrigerators. c. Freezers. d. Laundry equipment. e. Dishwashers. f. Food waste disposers. g. Floor cleaners of various types.	Money Management Institute. "Your Equipment Dollar." Craig, Hazel, and Rush, Ola. Homes with Character.	
	3. Survey the major appliance market to see types of appliances available and costs of appliances. Compare prices of various brands of the same appliance in comparable models. Investigate power supply necessary to operate equipment.		Appliance survey
	4. Make a list of small electrical appliances on the market.		
	5. Discuss factors to be taken into consideration before selecting a small appliance. a. What tasks the appliance will perform. b. Frequency with which appliance will be used. c. The convenience of using the appliance. d. Ample storage space.	Money Management Institute. "Your Equipment Dollar." Craig, Hazel, and Rush, Ola. Homes with Character. Lewis, Burns, and Segner. Housing and Home Management.	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	e. Cost of purchase. f. Cost of operation and maintenance. g. Adequate power supply.	Vocational Education Media Center. "Consumer Education Transparencies."	
	6. Have students select a major or minor appliance and report on "how to buy" that appliance. Emphasize construction features to look for and how to care for the appliance.		Reports on how to buy an appliance
	7. Calculate the cost of operating the various major and minor appliances. Investigate cost of servicing major and minor appliances.		Give students examples of appliances and have them calculate cost of operation.
	8. Have students make a list of non-power utensils and equipment which they believe are necessities for the home. Discuss buying points which help guide in selection of non-power utensils and equipment.	Peet, Louise J. Young Homemaker's Equipment Guide. Money Management Institute. "Your Equipment Dollar."	List of buying points for non-power utensils and equipment

CONCEPT: CONSUMER EDUCATION IN THE USE OF THE AUTOMOBILE DOLLAR

OBJECTIVE: Prepares buying guides to use in shopping for a car

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
A. The automobile is a major purchase.	A. 1. Discuss the many different types and styles of cars from which one chooses. Survey the prices of cars at various dealers.	Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars.	Price survey
	2. Divide class into groups. Give each group one of the following topics and have them report to class. Encourage the use of visuals in making reports. a. Body types. b. Engines. c. Transmissions. d. Brakes. e. Steering. f. Extra equipment. g. Safety features. h. Insurance. i. Financing.	Visual aids prepared by students	Reports
	3. Read and discuss case study from "Making the Most of Your Money" on buying used cars.	Case study: Institute of Life Insurance. "Making the Most of Your Money."	
	4. Have panel discussion: "Pros and Cons--New Car versus Old Car."	Money Management Institute. "Your Automobile Dollar."	Evaluation of panel discussion

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	5. Set up a list of questions, the answers to which will help determine the type of car you select. Examples of questions: a. What type of weather will I drive in? b. How many people does the car need to accommodate?		List of questions
	6. Have car dealer speak to class on types of guarantees on cars. Bring guarantees on cars for class members to examine.	Guarantees on cars	Objective quiz to test understanding of guarantees
	7. Discuss the costs of owning a car, other than paying for the car itself. Include: a. Insurance. b. Fuel. c. Oil. d. License. e. Parking fees. f. Maintenance and repair. g. Tires. h. Taxes. Emphasize the importance of including these items in the amount budgeted for automobile expenses.	Money Management Institute. "Your Automobile Dollar." Schoenfeld, David, and Natella, Arthur A. The Consumer and His Dollars.	

GENERALIZATIONS	LEARNING EXPERIENCES	TEACHING RESOURCES	EVALUATION
	8. Have a driver training instructor talk to the class on ways to keep the operating costs down on a car.		Discussion and evaluation of talk by driver training instructor

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